

CECIL BANCORP, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3135190	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$463	\$439	-5.1%		
Loans	\$330	\$307	-7.1%		
Construction & development	\$63	\$58	-8.4%		
Closed-end 1-4 family residential	\$102	\$86	-16.0%		
Home equity	\$8	\$5	-45.4%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	-24.0%		
Commercial & Industrial	\$8	\$8	0.4%		
Commercial real estate	\$136	\$138	1.7%		
Unused commitments	\$6	\$6	2.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$19	\$29	51.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$14	\$8	-40.8%		
Cash & balances due	\$34	\$41	21.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$426	\$406	-4.6%		
Deposits	\$340	\$343	0.8%		
Total other borrowings	\$65	\$55	-15.8%		
FHLB advances	\$64	\$54	-15.7%		
Equity					
Equity capital at quarter end	\$37	\$33	-11.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$15	NA		
Performance Ratios					
Tier 1 leverage ratio	7.0%	7.1%	--		
Tier 1 risk based capital ratio	9.1%	9.4%	--		
Total risk based capital ratio	13.9%	10.7%	--		
Return on equity ¹	-13.2%	-29.2%	--		
Return on assets ¹	-1.1%	-2.3%	--		
Net interest margin ¹	3.1%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	32.8%	29.8%	--		
Loss provision to net charge-offs (qtr)	43.3%	154.5%	--		
Net charge-offs to average loans and leases ¹	2.7%	1.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	37.6%	30.6%	0.9%	2.2%	--
Closed-end 1-4 family residential	7.1%	14.5%	0.0%	0.2%	--
Home equity	9.2%	11.7%	0.0%	0.9%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.0%	0.0%	2.0%	--
Commercial & Industrial	2.1%	6.2%	0.0%	0.3%	--
Commercial real estate	3.8%	2.5%	1.8%	0.0%	--
Total loans	11.4%	11.3%	0.9%	0.5%	--